

Information to identify the case:

Debtor 1	<u>Lakesha N. Walker</u>	Social Security number or ITIN	xxx-xx-8165
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-29415-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lakesha N. Walker
aka Lakesha N. Milbourne

1/19/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lakesha N. Walker
Debtor

Case No. 19-29415-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 19, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2023:

Recip ID	Recipient Name and Address
db	+ Lakesha N. Walker, 970 Venezia Avenue, Vineland, NJ 08361-8600
aty	+ Matthew Fissel, Brock and Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
r	+ Lisa Luster, Keller Williams, 1103 S. Delsea Drive, Vineland, NJ 08360-6263
518995891	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519328414	+ Matthew Fissel, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
518532205	+ Nicholas V. Rogers, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518510434	+ Uplift -Spirit, 801 El Camino Real, Menlo Park, CA 94025-4807

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 19 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 19 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518510412	Email/Text: Bankruptcy.Processing@bluegreenvacations.com	Jan 19 2023 20:50:00	Bluegreen Corp, Attn: Bankruptcy, 4960 Conference Way N Ste 100, Boca Raton, FL 33431
518620725	+ Email/Text: bankruptcy@flagshipcredit.com	Jan 19 2023 20:51:00	CARFINANCE CAPITAL, P O BOX 3807, COPPELL, TX 75019-5877
518510417	+ EDI: CKSFINANCIAL.COM	Jan 20 2023 01:44:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
518573886	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2023 20:55:23	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518510416	+ EDI: CAPITALONE.COM	Jan 20 2023 01:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518564058	+ EDI: AIS.COM	Jan 20 2023 01:44:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518510418	EDI: WFNNB.COM	Jan 20 2023 01:44:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518510419	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 19 2023 20:55:12	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518510420	+ EDI: NAVIENTFKASMDOE.COM		

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		Jan 20 2023 01:44:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
518606007	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 19 2023 20:50:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518579859	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2023 20:54:47	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518510421	+ Email/Text: bankruptcy@flagshipcredit.com	Jan 19 2023 20:51:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
518510422	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 19 2023 20:50:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
518573854	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2023 20:55:28	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518510423	+ EDI: LENDNGCLUB	Jan 20 2023 01:44:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
518510425	+ Email/Text: bankruptcy@marinerfinance.com	Jan 19 2023 20:50:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518510426	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 19 2023 20:50:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518510427	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2023 20:55:22	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518510429	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 19 2023 20:54:32	Ollio Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
518510430	+ EDI: AGFINANCE.COM	Jan 20 2023 01:44:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
518747718	EDI: PRA.COM	Jan 20 2023 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518747719	EDI: PRA.COM	Jan 20 2023 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518617907	EDI: Q3G.COM	Jan 20 2023 01:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518510431	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 19 2023 21:07:50	Regional Acceptance Co, Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487
518532250	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 19 2023 21:07:50	Regional Acceptance Corporation, PO Box 1847, Wilson NC 27894-1847
518510432	+ Email/Text: courts@southjerseyfcu.com	Jan 19 2023 20:51:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
518564626	+ Email/Text: courts@southjerseyfcu.com	Jan 19 2023 20:51:00	South Jersey Federal Credit Union, 1615 Huffville Road, Deptford NJ 08096-6406
518510433	+ EDI: RMSC.COM	Jan 20 2023 01:44:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518530597	+ EDI: AIS.COM	Jan 20 2023 01:44:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518608699	EDI: WFFC2	Jan 20 2023 01:44:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518510435	+ EDI: WFFC2	Jan 20 2023 01:44:00	Wf/Fmg, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

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TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518510415	*P++	BLUEGREEN CORPORATION, MORTGAGE DEPT ATTN BANKRUPTCY, 4960 CONFERENCE WAY NORTH SUITE 100, BOCA RATON FL 33431-4413, address filed with court:, Bluegreen Corp, Attn: Bankruptcy, 4960 Conference Way N Ste 100, Boca Raton, FL 33431
518510413	*P++	BLUEGREEN CORPORATION, MORTGAGE DEPT ATTN BANKRUPTCY, 4960 CONFERENCE WAY NORTH SUITE 100, BOCA RATON FL 33431-4413, address filed with court:, Bluegreen Corp, Attn: Bankruptcy, 4960 Conference Way N Ste 100, Boca Raton, FL 33431
518510414	*P++	BLUEGREEN CORPORATION, MORTGAGE DEPT ATTN BANKRUPTCY, 4960 CONFERENCE WAY NORTH SUITE 100, BOCA RATON FL 33431-4413, address filed with court:, Bluegreen Corp, Attn: Bankruptcy, 4960 Conference Way N Ste 100, Boca Raton, FL 33431
518825420	*+	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518510424	*+	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519012333	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519012334	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518510428	##+	Mr. Amazing Loans, 3960 Howard Hughes Parkway, Suite 490, Las Vegas, NV 89169-5973

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Lakesha N. Walker ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	

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on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

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